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		Application Number	10/717,026
		Filing Date	11/19/2003
		First Named Inventor	Jeff Eder
		Art Unit	2102
		Examiner Name	Michael Holmes
Total Number of Pages in This Submission	18	Attorney Docket Number	AR - 57

**ENCLOSURES (Check all that apply)**

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Remarks		
Managing Credit Risk excerpt (5 pages), Gates tries to inspire future techies (3 pages)		

**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT**

Firm Name.	Asset Trust, Inc.		
Signature	/B.J. Bennett/		
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